

MAN.

EMPLOYED
CONTRIBUTOR.



ENGLAND.

NATIONAL HEALTH INSURANCE. INSURANCE BOOK.

This Book must be returned to the Society when the contribution card is returned and whenever a claim for benefit is made (see pages 12 and 16).

Any person finding this book, unless he can at once return it to the person named, should drop it into a Post Office Letter Box.

In any other circumstances, persons desiring to send an Insurance Book through the Post must enclose it in an envelope and, unless the book is sent to the Insurance Commissioners, must prepay the postage.

Members should quote their
Membership Number when communicating with the Society.

Member's No. in Society	5046.
Full Name	Kraus. Esq.
Full Postal Address	87. Moorfields Rd. Upper Healdway. N.

If a cut-out envelope is used for posting this book to the member particular care must be taken to see that the name and address are plainly visible when the book is in the envelope. Upon a change of address the new address should be written on a slip, which should be firmly gummed over the old address.

Name of Approved Society

LONDON GENERAL OMNIBUS EMPLOYEES

Name and No. of Registered
Branch (if any)

APPROVED BENEFIT SOCIETY.

Address of Society or
Registered Branch

2420.

ADDRESSES.

Whenever the contributor changes his address he must write his new address in the first blank space below.

WELLCOME
LIBRARY
pan
W 900
1914
L 84 n



22501614170

The contributor should satisfy himself that the necessary entries have been correctly made in this book.

NATIONAL HEALTH INSURANCE.

1

The Contributor must sign in the space below immediately on receiving this book.

Signature or Mark } G. H. Kranz
of Contributor }

Witness to Mark _____

Occupation of Contributor Ticket Inspector

TABLE OF WEEKLY CONTRIBUTIONS.

WAGES, ETC.	Value of stamp to be affixed by Employer.	Amount recoverable from Contributor.
<i>Where the contributor receives wages or other money payments:—</i>	<i>d.</i>	<i>d.</i>
<i>If he is under 21—whatever the rate of remuneration may be.</i>	7	4
<i>If he is 21 or upwards—</i>		
(1) where board and lodging are provided or rate of remuneration exceeds 2/6 a working day.	7	4
(2) where board and lodging are not provided and		
(i.) rate of remuneration exceeds 2/-, but does not exceed 2/6 a working day.	7	3
(ii.) rate of remuneration exceeds 1/6, but does not exceed 2/- a working day.	6	1
(iii.) rate of remuneration does not exceed 1/6 a working day.	6	0
<i>Where the contributor receives NO wages or other money payments the employer is required to pay the whole contribution and no part of it is recoverable from the contributor.</i>		

In certain classes of employment and in certain localities where it is usual for the contributor to receive full remuneration during sickness, an arrangement may be made by Order of the Commissioners whereby the rate of the joint contribution is reduced by 2*d.* a week, 1*d.* being taken off the contributor's contribution, and 1*d.* off the employer's contribution.

A reduction in the employed rate is also made in the case of contributors who are employed in the Mercantile Marine on foreign-going ships.

NATIONAL HEALTH INSURANCE.

PAYMENT OF ARREARS AND EFFECT OF ARREARS ON BENEFITS.

1. At the end of each CONTRIBUTION YEAR (the year ending immediately after 30th June) the Society will ascertain the number of each member's GROSS ARREARS for that year, *i.e.*, the total number of unpaid contributions excluding weeks for which contributions have not been paid by reason of the member's sickness, notice of which has been given to the Society.

2. The Society will deduct from the Gross Arrears the number of arrears already paid by the member for the contribution year in question and a further credit (called "RESERVE CONTRIBUTIONS") at the rate shown in Table B on page 5 will also be deducted. The net result is called the "PENALTY ARREARS."

3. Where the Reserve Contributions together with the arrears paid exceed the Gross Arrears, the excess (called the "RESERVE BALANCE") is carried forward in the member's favour to be set against any arrears that may accrue in future years.

4. Within six weeks after the end of the contribution year the Society will send to each member who is debited with Penalty Arrears an arrears card showing the amount of these arrears and of the reduction of benefits that the member will suffer if the arrears are not paid off within the thirteen weeks following the end of the contribution year (called the "PERIOD OF GRACE"). If a member, knowing he is in arrear, does not receive a notice within the six weeks mentioned he should at once communicate with the Society.

5. If owing to unemployment a member is in arrear with his contributions he may pay off these arrears at reduced rates. Payment of such arrears must in every case be made by affixing stamps to an arrears card. In no circumstances can payments at the reduced rate on ordinary contribution cards be dealt with as arrears. If the member's share of the full contribution (*i.e.*, if the amount usually deducted from his wages when he is in employment) is 4*d.* a week he should affix a Health Insurance Stamp for 4*d.* for each week of arrears. If the amount usually deducted from his wages is less than 4*d.* a week he should ask his Society what is the weekly sum to be paid in discharge of arrears.

If a member wishes to pay contributions in respect of weeks for which, owing to sickness, his employer was not required to stamp his card, he must pay the full rate on an ordinary contribution card.

NATIONAL HEALTH INSURANCE.

PAYMENT OF ARREARS AND EFFECT OF ARREARS ON BENEFITS—*continued.*

6. Health Insurance Stamps only must be used to pay arrears and can be bought at any Post Office. Unemployment Stamps and Postage Stamps *must not be used.*

7. Every stamp affixed to an arrears card must immediately be cancelled by writing the date across the face of the stamp.

8. The contributor should send the stamped arrears card to his Society with his insurance book in order that the number of weekly arrears paid and the date of payment may be entered in the book.

The date of payment of arrears will be the date on which the stamped card is received by the Society. If the penalty arrears outstanding at the end of the contribution year are paid off within the period of grace, no reduction in benefits will be made.

9. A member who is not in a position to pay off the whole of the penalty arrears may pay off any smaller number and the reduction of benefits for the following penalty year will depend on the number of the arrears still unpaid at the end of the period of grace.

10. If arrears cards are received by the Society after the end of the period of grace, credit for the arrears paid will be given to the contributor in the contribution year then current, but no alteration can be made in the rate of benefit already fixed for the penalty year.

11. The reduction of benefits by reason of penalty arrears will take effect for the year (called the "PENALTY YEAR") beginning on or immediately after the 1st November following the end of the contribution year and will be on the scale set out on pages 4-5. No reduction of benefits will be made before 1st November, 1914.

12. Penalty Arrears are not carried forward from one year to the next, but are wiped out by the reduction or suspension of benefit to which the member is liable in the following penalty year.

13. It is of the utmost importance that every member should surrender his contribution card to his Society within 14 days of the expiry of the card. Unless the card for the half-year has been received by the Society at the time the arrears account is made up, the member will necessarily be treated as in arrear for the contributions due for the whole of the half-year, and may suffer loss of benefit.

NATIONAL HEALTH INSURANCE.Date of
Entry into
Insurance }15/7 1912CLASS **A** 1Rate of Contribution 7Age next Birthday after Entry into Insurance 38**EFFECT OF ARREARS ON BENEFITS.****I.—IF THE PENALTY ARREARS OUTSTANDING AT THE END OF THE PERIOD OF GRACE IN ANY YEAR DO NOT EXCEED 16 :—**

The rate of Sickness or Disablement Benefit for the first six weeks for which benefit is payable in the following Penalty Year will be reduced as shown in Table A on page 5.

The full rate of Sickness or Disablement Benefit will be payable after the first six weeks of benefit and no reduction will be made in other benefits.

II.—IF THE PENALTY ARREARS OUTSTANDING AT THE END OF THE PERIOD OF GRACE EXCEED 16 BUT DO NOT EXCEED 20 :—

Sickness or Disablement Benefit will be suspended for the first six weeks for which benefit would otherwise be payable in the following Penalty Year. The full rate of benefit will be payable after the six weeks of suspension and no reduction will be made in other benefits.

III.—IF THE PENALTY ARREARS OUTSTANDING AT THE END OF THE PERIOD OF GRACE IN ANY YEAR EXCEED 20 BUT DO NOT EXCEED 26 :—

Sickness and Disablement Benefits will be suspended for the whole of the following Penalty Year. No reduction will be made in other benefits.

IV.—IF THE PENALTY ARREARS OUTSTANDING AT THE END OF THE PERIOD OF GRACE IN ANY YEAR EXCEED 26 :—

All benefits, including Medical and Sanatorium Benefits, will be suspended for the whole of the following Penalty Year, but if the arrears do not amount to 39 the number by which they fall short of 39 will be carried forward to the member's credit as additional Reserve Contributions.

V.—IF A MEMBER HAS BEEN SUSPENDED FROM SICKNESS AND DISABLEMENT BENEFITS FOR TWO CONSECUTIVE YEARS AND IS ABOUT TO BE SUSPENDED FOR THE NEXT YEAR :—

He will cease to be entitled to any benefits until 26 weeks have elapsed and 26 contributions have again been paid, and his rate of Sickness Benefit will be permanently reduced.

See page 23 as to effect of arrears in the case of a contributor in respect of whom reduced contributions are paid by reason of the employer being liable to pay remuneration during sickness.

TABLE A. REDUCED RATES OF BENEFIT.

5

Number of Net Penalty Arrears.	ORDINARY RATE OF BENEFIT.															
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
	10	0	9	6	9	0	8	6	8	0	7	6	7	0	6	6
1	9	5	8	11	8	5	7	11	7	5	6	11	6	5	5	11
2	8	10	8	4	7	10	7	4	6	10	6	4	5	10	5	4
3	8	3	7	9	7	3	6	9	6	3	5	9	5	3	4	9
4	7	8	7	2	6	8	6	2	5	8	5	2	4	8	4	2
5	7	1	6	7	6	1	5	7	5	1	4	7	4	1	3	7
6	6	6	6	0	5	6	5	0	4	6	4	0	3	6	3	0
7	5	11	5	5	4	11	4	5	3	11	3	5	2	11	2	5
8	5	4	4	10	4	4	3	10	3	4	2	10	2	4	2	0
9	4	9	4	3	3	9	3	3	2	9	2	3	2	0	2	0
10	4	2	3	8	3	2	2	8	2	2	2	0	2	0	2	0
11	3	7	3	1	2	7	2	1	2	0	2	0	2	0	2	0
12	3	0	2	6	2	0	2	0	2	0	2	0	2	0	2	0
13	2	5	2	0	2	0	2	0	2	0	2	0	2	0	2	0
14	2	0	2	0	2	0	2	0	2	0	2	0	2	0	2	0
15	2	0	2	0	2	0	2	0	2	0	2	0	2	0	2	0
16	2	0	2	0	2	0	2	0	2	0	2	0	2	0	2	0

TABLE B. RESERVE CONTRIBUTIONS.

To be credited at July, 1914.		To be credited at the end of each subsequent Contribution Year.	
Date of Entry into Insurance.	Number of Reserve Contributions.	Date of Entry into Insurance.	Number of Reserve Contributions.
Not later than 21st July, 1912 ..	6	Before commence- ment of Contribu- tion Year	3
After 21st July, 1912, but not later than 12th January, 1913	5	During first half of Contribution Year .	2
After 12th January, 1913, but not later than 13th July, 1913	4		
After 13th July, 1913, but not later than 11th January, 1914	2	During second half of Contribution Year .	1
After 11th January, 1914, but not later than 5th July, 1914	1		

				Number of Weeks.	Initials of Society Official.
26 weeks ended 11th Jan., 1914.	Contributions and Arrears paid ...			26	ECW
	Contributions not payable on account of Sickness, &c.				
25 weeks ended 5th July, 1914.	Contributions paid			25	JF
	Contributions not payable on account of Sickness, &c.				
	Arrears paid				
RESERVE CONTRIBUTIONS (see Table B on page 5)				6	ECW
TOTAL				57	
PENALTY ARREARS on 5th July, 1914... ..					
Period of Grace 6th July, 1914, to 4th Oct., 1914.	Arrears paid on.....1914.				
	" " "1914.				
					
TOTAL ARREARS PAID					
NET PENALTY ARREARS on 4th October, 1914					JF
OR					
RESERVE BALANCE carried forward				6	

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* If Sickness write "S." If Disablement write "D." If Maternity write "M," putting date of confinement in Col. 5 and leaving other Columns blank.
Columns 3, 5, 6, and 9 must be completed by the Society; the completion of the remaining Columns is optional to the Society.

Record of Contributions, &c., for the Year ended 4th July, 1915.

				No. of Weeks.	Initials of Society Official.
RESERVE BALANCE brought forward from page 6				6	ca
26 weeks ended 3rd Jan., 1915.	Contributions paid	...	...	26	ca
	Contributions not payable on account of Sickness, &c.	...	...		
	Arrears paid on.....	191	...		
	Arrears paid on.....	191	...		
					
26 weeks ended 4th July, 1915.	Contributions paid	...	...	26	DR
	Contributions not payable on account of Sickness, &c.	...	...		
	Arrears paid on.....	191	...		
	Arrears paid on.....	191	...		
					
RESERVE CONTRIBUTIONS (see Table B on page 5)				3	
TOTAL				61	LM
PENALTY ARREARS on 4th July, 1915					
Period of Grace 5th July, 1915, to 3rd Oct., 1915.	Arrears paid on.....	1915.			
	" " "	1915.			
					
TOTAL ARREARS PAID					
NET PENALTY ARREARS on 3rd October, 1915					
OR RESERVE BALANCE carried forward... ..				9	

9

(9)

Columns 3, 5, 6 and 9 must be completed by the Society; the completion of the remaining Columns is optional to the Society.

10 Record of Contributions, &c., for the Year ended 2nd July, 1916.

				No. of Weeks.	Initial Soc. Off.
RESERVE BALANCE brought forward from page 8				9	
26 weeks ended 2nd Jan., 1916.	Contributions paid			26	
	Contributions not payable on account of Sickness, &c.			26	
	Arrears paid on.....191.....				
	Arrears paid on.....191.....			1	
					
26 weeks ended 2nd July, 1916.	Contributions paid			26	
	Contributions not payable on account of Sickness, &c.				
	Arrears paid on.....191.....				
	Arrears paid on.....191.....				
					
RESERVE CONTRIBUTIONS (see Table B on page 5)				3	
TOTAL				64	61
PENALTY ARREARS on 2nd July, 1916... ..					
Period of Grace 3rd July, 1916, to 1st Oct., 1916.	Arrears paid on.....1916.			/	
	" " "1916.				
					
					
TOTAL ARREARS PAID					
NET PENALTY ARREARS on 1st October, 1916					
OR RESERVE BALANCE carried forward... ..				12	

11

* If Sickness write "S." If Disablement write "D." If Maternity write "M," putting date of confinement in Col. 5 and leaving other Columns blank.
Columns 3, 5, 6, and 9 must be completed by the Society; the completion of the remaining Columns is optional to the Society.

GENERAL INFORMATION.

INSURANCE BOOKS.

This book will contain a record of the contributions paid in respect of the insured person (called the contributor), of the arrears due from and paid by him, and of the benefits which he has received under the Acts. Great care should therefore be taken to guard against its loss.

If the contributor loses his insurance book, or if his book is so damaged as to be useless, he should make application to his Society for a new book.

No person may assign or charge, or agree to assign or charge any insurance book, and any sale, transfer, assignment of or charge on any insurance book is void and of no effect.

This book is the property of the Insurance Commissioners and the employees cannot demand the production of it.

Surrender and Production of Book.

The book must be deposited by the contributor with his Society—

- (a) upon surrendering his contribution card,
- (b) whenever the Society requires it for production to an Inspector or other authorised person,
- (c) when he gives notice of disease or disablement,
- (d) when he ceases to be a member of his Society and does not transfer to another Society,
- (e) upon the expiration of the period of currency of the book,
- (f) whenever the book is so defaced as to be useless,
- (g) on becoming employed in a foreign-going or foreign-trading ship,
- (h) on enlisting in the Navy or Army.

The book must be produced when the contributor makes a claim for Maternity Benefit.

The contributor should satisfy himself that the necessary entries have been correctly made in the book.

Special Insurance Books.

Special insurance books are supplied for the use of—

- (1) Voluntary Contributors,
- (2) Discharged Seamen, Marines, or Soldiers who, being unable to obtain admission to an Approved Society, become members of the Navy and Army Insurance Fund,
- (3) Deposit Contributors,
- (4) Persons engaged in foreign-going or foreign-trading ships in the Mercantile Marine.

CONTRIBUTION CARDS.

Classes of Contribution Cards.

The contributions are collected by means of National Health Insurance Stamps affixed to contribution cards.

An employed contributor using this insurance book will, according to the conditions of his employment, use one of the following contribution cards:—

Class A. The ordinary employed contributor's card.

Class A(L). For employed contributors in respect of whom contributions are paid at the rate of 6*d.* per week. (*See page 1.*) An A(L) Card can be obtained by an employer on application at a Post Office in the same way as an Emergency Card.

A(L) Cards are not issued to members in respect of whom contributions are paid at the rate of 5*d.* or 4*d.*, *i.e.*, in those cases where employers undertake to pay wages during sickness for the first six weeks under Section 47 of the Act. In such cases the ordinary A Card must be used.

When contributions at the rate of 7*d.* become payable in respect of a member who has been using an A(L) Card, it is not necessary for him to obtain a fresh Card A, unless he desires to do so. Any contributions at 7*d.* may be paid on the A(L) Card.

Class A(O). For use by outworkers whose contributions are paid on the unit system, *i.e.*, according to "work done" (method B). If an outworker has more than one employer paying contributions under method B he will require a corresponding number of A(O) Cards, as an employer who has adopted method B must stamp an A(O) Card without reference to the stamps on any other card. An outworker can, however, have only *one card A* to be stamped by employers who have not adopted method B. In this case the employers may agree to stamp the A Card in rotation. For further instructions see the revised Leaflet No. 25 to be obtained from the local Officer of Customs and Excise, whose address can be ascertained at a Post Office.

Class A(M). Members of Societies who are employed in the Mercantile Marine should receive Cards A from their Societies if they are employed in the home trade or on shore. If, however, they are engaged in foreign-going or foreign-trading ships, the special A(M) Cards will be supplied to their employers by the Commissioners through the Mercantile Marine Officers.

CONTRIBUTION CARDS—*continued.**Stamping of Cards.*

The contributor must produce his card to his employer at any time when required, and must deliver it up to his employer whenever the employer requires it for the purpose of stamping, or for production to an Inspector or other authorised person.

If at any time the contributor, while not in possession of a card, requires one for immediate delivery to his employer, he may obtain one at any Post Office on making an application on a form to be obtained there.

A weekly contribution is payable by the employer for each week (commencing Monday) during the whole or any part of which the contributor has been employed, but only one contribution is payable for each week, and no contribution is payable by the employer in respect of any week during which the contributor renders no service, and either (a) receives no remuneration, or (b) receives Sickness or Disablement Benefit for the whole or part of the week.

The employer is required to affix to the card on a day not later than the day on which wages are paid a National Health Insurance Stamp of the value of the joint contribution due from himself and from the contributor for every week (commencing Monday) for which a contribution is payable (The Insurance Commissioners may allow exceptional arrangements to be made for stamping cards in special cases.)

All contributions payable at the date of the expiration of the card must be paid and stamps affixed within six days after that date whether the wages have been paid or not. Before the termination of an employment, or at any time if 48 hours' notice is given by the contributor, a stamp must be affixed in respect of every week for which a contribution is payable by the employer.

When the contributor receives no wages or other money payments from his employer, the latter must affix a stamp on the first day of employment in each week.

Any person who affixes a stamp to a card is required immediately after affixing it to cancel the stamp by writing the date in ink across the face of the stamp.

The card when stamped will be returned to the contributor, but if he is in continuous employment the card may, with the consent of the contributor, be retained by the employer, who will be responsible for its safe custody.

It must be returned to the contributor, subject to 48 hours' notice, on demand by him, and in any case within six days after the end of the period for which it is issued, and on his leaving his employment.

CONTRIBUTION CARDS—continued.

Cards Incorrectly Stamped.

If stamps have been incorrectly affixed to contribution cards, the employer may make a claim for the refund of the value of stamps wrongly affixed by applying to the Insurance Commissioners, London, S.W. When making this claim it will be necessary for the employer to produce a card to which the correct stamps have been affixed.

Emergency Cards.

If the contributor without reasonable cause fails to produce his card to his employer at the proper times the contributor is liable to a fine not exceeding TEN POUNDS. If for any reason the contributor fails to produce a card the employer will use a special Emergency Card for him which, when stamped, he will hand to the contributor. In the case of outworkers in respect of whom contributions are paid under method B (*i.e.*, on the "unit" system) persons in respect of whom contributions are paid on A(L) cards and persons employed in the foreign-going Mercantile Marine, the employer will not use Emergency Cards but will prepare and stamp cards A(O), A(L), or A(M), as the case requires.

Loss, Damage, or Destruction of Card.

If the contributor's card is lost, destroyed, or so damaged as to be useless, he should at once make application to his Society, who will issue to him a new card. The damaged card should be surrendered to the Society with the application.

In the case of **destroyed** cards, credit may be obtained for the value of the stamps shown to have been affixed, on application to the Insurance Commissioners, London, S.W., if satisfactory evidence of the destruction can be produced. When a claim is approved, a card stamped to correspond with the destroyed card will be sent to the contributor.

No allowance can be made in respect of stamps on a card which has been lost or stolen whilst in the contributor's possession.

Surrender of Card to Society.

(1) AT END OF HALF-YEAR.

The contributor should sign the card at the expiration of its period of currency and must, within 14 days after the expiration, deliver it up to his Society with any emergency cards used for him in the period together with

CONTRIBUTION CARDS—*continued.*

Surrender of Card to Society—*continued.*

this insurance book. A card for the next period will then be issued to him if one has not already been issued.

The stamped card or cards are the evidence of the payment of contributions for the period, and no allowance will be made for any stamps on any card unless and until the card or cards have been delivered up.

(2) DURING THE HALF-YEAR.

A contributor must deliver up his card to his Society before it expires and obtain a new one if—

(a) it has been defaced, damaged or issued in error ;

(b) he ceases to be a member of the Society and does not transfer to another Society ;

(c) he becomes a voluntary contributor.

A contributor may if he chooses, on changing his employment, obtain a new card from his Society.

Upon making any claim for benefit the contributor must, if required, produce his card to his Society.

Any person having in his possession the card or book of an insured person must produce it at any reasonable time when required by an Inspector or other officer appointed under the Act, or duly authorised to act in the execution of the Act.

Transfers of Membership.

If a contributor wishes to transfer from one Society to another he should apply to the Secretary of the Approved Society which he wishes to join, who will inform him of the steps to be taken. Transfers take place quarterly, either in the middle or at the end of a contribution card period. When the contributor has obtained the consent of his old Society to his withdrawal, or it is decided that consent was unreasonably withheld, the contributor should obtain his card stamped up to the end or middle of the contribution card period, as the case may be, and hand it with his insurance book to the new Society, who will furnish him with a new card and in due course with a new insurance book also.

Change of Address.

When the contributor changes his address, he should at once alter the address on the inside cover of this book, and on his contribution card, and inform his Society within seven days.

CONTRIBUTIONS.

Rates.

The normal rate of contribution in Great Britain is 7*d.* a week, divided as follows—

Payable by the Employer	3 <i>d.</i> a week.
Payable on behalf of, and recoverable from, the contributor ...	4 <i>d.</i> a week.

In certain cases other rates of contribution and a different distribution as between employer and contributor are applicable. (*See page 1.*) In the event of the contributor being employed in Ireland, contributions in respect of him are payable at the Irish rate, but if he does not take up his residence there they may be paid on the English card.

Low-Wage Rates.

Where the rate of the remuneration earned by a contributor who is 21 or upwards does not exceed 2*s.* a working day and the remuneration does not include board and lodging, the joint contribution is 6*d.* a week, and 1*d.* a week is added by the State. (*See also Instructions headed "Low-Wage Contributions."*)

Remuneration.

Remuneration includes everything to which the contributor is entitled in return for his services; thus the remuneration of a domestic servant includes in most cases board and lodging in addition to money wages. In certain circumstances it is necessary before the rate of contribution can be determined to fix the money value to the employed person of the remuneration where it includes or consists of other things than money payments.

Contributor's Share of Contribution.

When the contributor receives wages or other money payments from his employer, the employer can only recover the contributor's contribution by deducting a corresponding amount from his wages, and he can only deduct from wages the contributions due for the period for which the wages are paid.

When the contributor receives wages or other money payments, but from some person other than his employer, the employer can recover the contributor's contributions by process of law, if the contributor refuses to repay such contributions.

Employer's Share of Contribution.

Notwithstanding any contract to the contrary, the employer is liable to a penalty if he deducts or attempts to deduct from the wages of or otherwise to recover from the contributor the employer's contribution or any part of it.

CONTRIBUTIONS—*continued.**Employer's Share of Contribution*—continued.

When the contributor receives no wages or other money payments either from his employer or from any other person, the whole of the contribution is payable by the employer, and he is not entitled to recover any part of it from the contributor.

When the contributor is employed by more than one employer in a week and by the same set of employers week by week, his employers may agree to pay the contributions in rotation, and for that purpose a form of Agreement (Form X 45) may be obtained on application by one of the employers to the Insurance Commission, London, S.W.

Outworkers.

An outworker should obtain the revised Leaflet No. 25, either from the nearest Office of Customs and Excise (the address of which can be obtained at a Post Office) or from the Insurance Commissioners, London, S.W.

This leaflet explains the methods under which contributions are paid in respect of outworkers.

Miscellaneous.

Contributions cease to be payable in respect of the contributor when he reaches the age of 70.

In the event of the death of the contributor this book, together with the contribution card and any emergency cards issued in respect of him, must be returned to the Society.

Emigrants.

When a member intends to emigrate, he should acquaint the Secretary of his Society, who will provide information as to the future effect of the contributions paid by him.

Reduced rates under Section 47 of the National Insurance Act, 1911.

Any person whose employer has given notice to the Insurance Commissioners of his intention to pay full wages for the first six weeks of sickness under Sec. 47 of the Act must give notice of the fact to the Secretary of his Society. The contributions will be 5*d.* a week, or, where the rate of remuneration does not exceed 2*s.* a working day, 4*d.* a week, but contributions will not be payable for any week of illness during which full remuneration is payable and no services are rendered. Contributions unpaid in such circumstances will not be counted as arrears. (*See pages 21 and 23 as to the special provisions with regard to the benefits and arrears of persons insured under this Section.*)

CONTRIBUTIONS—*continued.**Non-Wage Contributions.*

Special contribution cards A(L) are issued for men of the age of 21 or upwards in respect of whom contributions are paid at the rate of 6*d.* a week (see *under* Contribution Cards). The card provides for a certificate by the employer as to the rate of remuneration paid to the contributor.

Any contributor who surrenders an ordinary contribution card on which contributions have been paid at 6*d.* or 4*d.*, or who surrenders an A(L) Card which has not been properly completed by the employer, must make a declaration on a form to be obtained from the Society stating the names and addresses of his employers.

Workmen's Compensation Act Cases.

A workman drawing compensation under the Workmen's Compensation Act will not as a general rule be liable to pay contributions under the National Insurance Acts, and will not fall into arrears if he would have been entitled to Sickness or Disablement Benefit but for the fact of receiving compensation under the Workmen's Compensation Act.

If, however, the disablement is only partial and the workman is still employed within the meaning of the National Insurance Acts, he will be liable to contributions, and his employer will similarly be liable to pay contributions in respect of him.

BENEFITS.*Medical Benefit.*

With certain specified exceptions an insured person who is a member of an Approved Society becomes entitled to Medical Benefit on entry into insurance. A member may, however, be suspended from Medical Benefit for various reasons, *e.g.*, arrears of contributions (see *under* PAYMENT OF ARREARS, pages 2-5).

The arrangements for Medical Benefit are made by the Insurance Committees.

A list of doctors, approved institutions and chemists together with instructions for making a choice and other information as to the local arrangements can be seen at the nearest Post Office. Further information may be obtained from the Secretary of the local branch of the member's Approved Society, the nearest Officer of Customs and Excise, or by writing to the Clerk of the Insurance Committee for the area in which the member resides.

The address of the Customs and Excise Officer and of the Clerk to the Insurance Committee can be obtained at the nearest Post Office.

BENEFITS—*continued.**Medical Benefit*—*continued.*

A contributor who is in any doubt or difficulty as to how to get Medical Benefit should write to the Clerk to the Insurance Committee.

A contributor should not delay choosing his doctor until treatment required. If he does so, there may be delay in obtaining treatment.

Sanatorium Benefit.

Application for Sanatorium Benefit should be made to the Insurance Committee of the area in which the contributor resides (the address can be ascertained at the Post Office). Any instructions sent by that Committee should be carefully followed, as otherwise there will be delay in receiving treatment.

Sickness Benefit.

This benefit takes the form of weekly payments to an insured person who he is rendered incapable of work by some specific disease or by bodily or mental disablement, of which notice has been given.

An insured person is not entitled to Sickness Benefit until 26 weeks have elapsed since his entry into insurance, and 26 contributions have been paid by or in respect of him.

The normal rate of Sickness Benefit is 10s. a week, but the rate is reduced in the case of persons over 18 years of age who, not having been previously insured under the Act, become employed contributors after the 13th October 1913.

In the case of persons who are under 21 years of age and unmarried, the rate of Sickness Benefit is reduced to 6s. a week for the first 13 weeks, 5s. for the second 13 weeks, unless they can prove that one or more members of their family are wholly or mainly dependent upon them. These persons, however, become entitled to the full rate of benefit on attaining the age of 21.

The rate of Sickness Benefit is also lower in the case of aliens (subject to certain exceptions).

The classes of aliens mentioned on page 24 are, however, entitled to be treated as British subjects.

If the ordinary rate of Sickness Benefit exceeds two-thirds of the usual rate of remuneration of an insured person, the rate of benefit may be reduced, but in such a case the insured person will receive some other benefit of a value equivalent to the reduction.

Sickness Benefit begins to be payable on the fourth day of incapacity from work and continues for a period of 26 weeks from that day, or for such period as may be determined by the Insurance Committee.

Name of } Kranz J. J. No. 5046
Member }

Full rate of Sickness Benefit... 10s ...d. a week.

BENEFITS—continued.

Sickness Benefit—continued.

of that period as the insured person remains incapable of work. The right to Sickness Benefit ceases at the age of 70.

Sickness Benefit is not payable to an insured person while he is an inmate of a hospital or similar institution supported by a charity or by voluntary subscriptions, or out of public funds. The amount of the benefit is, however, in such a case to be paid to the insured person's dependants (if any) or applied for their relief and maintenance. If there are no dependants the money may be applied by the Society in certain other ways and, so far as not so applied, becomes payable to the insured person after he leaves the institution.

An insured person who is incapacitated through an accident or industrial disease should at once (in addition to giving notice of the accident to his employer) inform the Secretary of his Society. This is in his own interest because (1) he may be helped by the advice of the Society's officials, and perhaps by reliable legal information as to whether he is entitled to compensation or damages and if so how best to recover them, and (2) because arrears will not be counted while he is incapacitated. In any case he should at once inform the Secretary of his Society whenever he receives payment in respect of an accident (whether by way of compensation from his employer, or damages from some other person), stating the amount and whether it is a weekly payment or a lump sum. If he does not give this information, he may be fined by his Society; and if he withholds this information and, while receiving compensation, claims any Sickness Benefit to which he is not entitled he may be prosecuted and imprisoned.

If a contributor is in receipt of compensation or damages for an accident or industrial disease he will only be entitled to such benefit, if any, as will together with the weekly sum or the weekly value of the lump sum paid to him as compensation or damages, be equal to the benefit he would otherwise receive. If he is in arrear the compensation payment will be taken into account in calculating whether the rate of benefit is less than two shillings.

A member in respect of whom reduced contributions are paid owing to his employer being liable for the payment of remuneration during sickness, is not entitled to Sickness Benefit until the employer's liability has been discharged, but is considered to have received Sickness Benefit for 6 weeks before it actually becomes payable.

BENEFITS—*continued.**Sickness Benefit*—continued.

No person is entitled to Sickness Benefit when he is out of the United Kingdom unless, being permanently resident in the United Kingdom, he is at the time temporarily living in the Isle of Man or the Channel Islands, or unless (with the consent of his Society) he is temporarily living abroad and had begun to receive benefit while in the United Kingdom.

Where an insured person having received Sickness Benefit in respect of an illness recovers from that illness and again falls ill, the second illness is treated as a continuation of the first, unless an interval of at least 12 months has elapsed between the end of the first illness and the beginning of the second.

See pages 2-5 as to the effect of Arrears of Contributions on Sickness Benefit.

Disablement Benefit.

This benefit takes the form of weekly payments during incapacity for work after Sickness Benefit has ceased to be payable.

An insured person is not entitled to Disablement Benefit until 104 weeks have elapsed since his entry into insurance and 104 contributions have been paid by or in respect of him.

The normal rate of Disablement Benefit is 5s. a week, but this rate is subject to reduction in the case of aliens. The conditions set out above as to the payment of Sickness Benefit in the case of persons in hospital or in receipt of compensation apply also to Disablement Benefit.

The right to Disablement Benefit ceases at the age of 70.

See pages 2-5 as to the effect of Arrears of Contributions on Disablement Benefit.

Maternity Benefit.

This benefit consists of the payment of a sum (normally 30s.) in the case of the confinement of the wife or, where the child is a posthumous child, of the widow, of an insured person.

The amount of the Maternity Benefit is reduced in the case of aliens (subject to certain exceptions, *see* page 24), but if the wife of an insured alien was a British subject before her marriage, the amount of the Maternity Benefit payable in respect of her husband's insurance is increased normally to 30s.

No employed contributor is entitled to Maternity Benefit until 26 weeks have elapsed since entry into insurance and 26 contributions have been paid by or in respect of him.

Maternity Benefit is not payable in respect of the insurance of a person who is not resident in the United Kingdom unless his wife, at the time of her confinement, is so resident.

BENEFITS—continued.*Maternity Benefit*—continued.

Maternity Benefit is not payable while the woman in respect of whose confinement it would ordinarily be paid is resident in a hospital or similar institution supported by charity or voluntary subscriptions, or out of public funds. The amount of the benefit may be applied in whole or in part in certain ways and, so far as not so applied, becomes payable after she leaves the institution.

Maternity Benefit may be administered in cash or otherwise as the Approved Society may determine.

Maternity Benefit is in every case the mother's benefit, and where the benefit is paid to the husband he is required to pay it to his wife.

If the wife of an insured person is also herself insured as an employed contributor, she is entitled under certain conditions to a second Maternity Benefit in respect of her own insurance in addition to that payable in respect of her husband's insurance, and if her husband, though insured, is disqualified for Maternity Benefit owing to arrears or to not having paid sufficient contributions, his wife is entitled to receive in respect of her own insurance the same Maternity Benefit as she would have received if her husband had not been insured.

See pages 2-5 as to the effect of Arrears of Contributions on Maternity Benefit.

Arrears of Contributors insured under Section 47.

The arrears provisions explained on pages 2-5 apply with the following modifications to contributors in respect of whom contributions are paid at the rate of 5*d.* (or 4*d.*) by reason of their employers undertaking to pay full remuneration during sickness:—

- (i) Reserve Contributions will not be credited for any period during which contributions are payable at the rate of 5*d.* (or 4*d.*).
- (ii) The reduction under paragraph I. on page 4 is for the first 20 weeks for which benefit is payable.
- (iii) The suspension under paragraph II. on page 4 is for the whole year.
- (iv) The suspension under both paragraphs III. and IV. is from all benefits including Medical and Sanatorium Benefits and if the arrears do not amount to 39, the number by which they fall short of 39 will be carried forward to the member's credit as Reserve Contributions, but the maximum number that can be so carried forward in any year is 13.

BIRTH AND MARRIAGE CERTIFICATES.

A certificate of birth, when required for the purposes of the Insurance Acts, can be obtained at the reduced rate of 6*d.* on application to the Superintendent Registrar of the District where the birth is registered.

A certificate of marriage, required for the purposes of the Insurance Acts, can also be obtained at a charge of 1*s.* on application to the clergyman or other person having the care of the register in which the marriage was registered when the ceremony of marriage was performed.

MISCELLANEOUS.

Aliens.

Aliens who on 4th May, 1911, were members of a Society (a) which, or a separate section of which, became an Approved Society or (b) which has amalgamated with, or transferred its engagements to an Approved Society, or which proves to the satisfaction of the Insurance Commissioners that it has organised, either solely or jointly with other bodies, an Approved Society for the benefit of its members, are to be treated as British subjects provided that on 4th May, 1911, they had been resident in the United Kingdom for five years or upwards.

Aliens under 17 years of age on entry into insurance are also to be treated as British subjects.

Week.

For the purposes of the Insurance Acts, a "week" means the period from midnight on one Sunday to midnight on the following Sunday.

OFFENCES.

Any person who fraudulently removes a stamp from a card or makes use of a stamp removed from a card is guilty of felony.

If the contributor for the purpose of obtaining any benefit knowingly makes any false statement, he is liable on summary conviction to imprisonment for a term not exceeding three months with or without hard labour.

If it is found at any time that a person has received any benefit to which he was not lawfully entitled, he or, in the case of his death, his personal representatives, will be liable to repay to the Insurance Commissioners the value of such benefits.

If any employer has failed to pay any contributions which he is liable to pay in respect of an employed contributor or has deducted or attempted to deduct from the wages or other remuneration of an employed contributor the whole or any part of the employer's contribution, he is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the contributions which he has failed to pay.

Further, if the contributor is a Member of an Approved Society, he may take proceedings against his employer, in which case the employer may be compelled to make good any loss of benefits which the contributor has suffered.

If any insured person without reasonable cause fails to deliver a contribution card to his employer at the times required by the Regulations, or is guilty of any other contravention of or non-compliance with any of the requirements of the National Insurance Acts, 1911 to 1913, or the Regulations made thereunder in respect of which no special penalty is provided, he is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS.

Every person who buys, takes in exchange, or takes in pawn from an insured person, or any person acting on his behalf, on any pretence whatever any insurance card or insurance book is liable on summary conviction to a fine not exceeding TEN POUNDS.

Agent's Name.	District or Address.

